1(twice amended).   A credit card incentive system comprising a credit card and a computer system operable to periodically calculate the value of all purchases made by the credit card holder using the credit card during a period of time and periodically calculate an installment loan benefit amount, wherein a credit card issuer makes a payment on behalf of a credit card holder to a lending institution to be applied against outstanding principal on a note for a loan made to the credit card holder, which note is held by the lending institution, wherein the credit card issuer and lending institution are not the same financial institution.

Please add the following new claims:

21.   A credit card incentive system comprising a credit card and a computer system operable to periodically calculate the value of all purchases made by the credit card holder using the credit card during a period of time and periodically calculate an installment loan benefit amount, wherein a credit card issuer makes a payment on behalf of a credit card holder to a lending institution to be applied against outstanding principal on a note for a pre-existing loan made to the credit card holder, which note is held by the lending institution, wherein the credit card issuer and lending institution are not the same financial institution.

22.   A computerized method for providing credit card incentive payments, comprising:

a)   establishing a credit card account between a credit card issuer and a credit card holder, wherein the credit card holder has a pre-existing loan with an outstanding principal balance for which a lending institution holds a note, wherein the credit card issuer and lending institution are not the same financial institution;

b)   issuing a credit card to the credit card holder;

c)   periodically calculating the value of all purchases made by the credit card holder using the credit card during a period of time;

d)   periodically calculating an installment loan benefit amount; and,

e)   periodically paying to the lending institution the installment loan benefit amount, wherein the installment loan benefit amount is applied against the outstanding principal balance.